

Marketing, Outreach & Enrollment Assistance Advisory Group Meeting

Covered California September 12, 2013



COVERED
CALIFORNIA

I. Welcome and Introductions

MARKETING, SALES & LEAD GENERATION



MARKETING CAMPAIGN HIGHLIGHTS

September 11, 2013

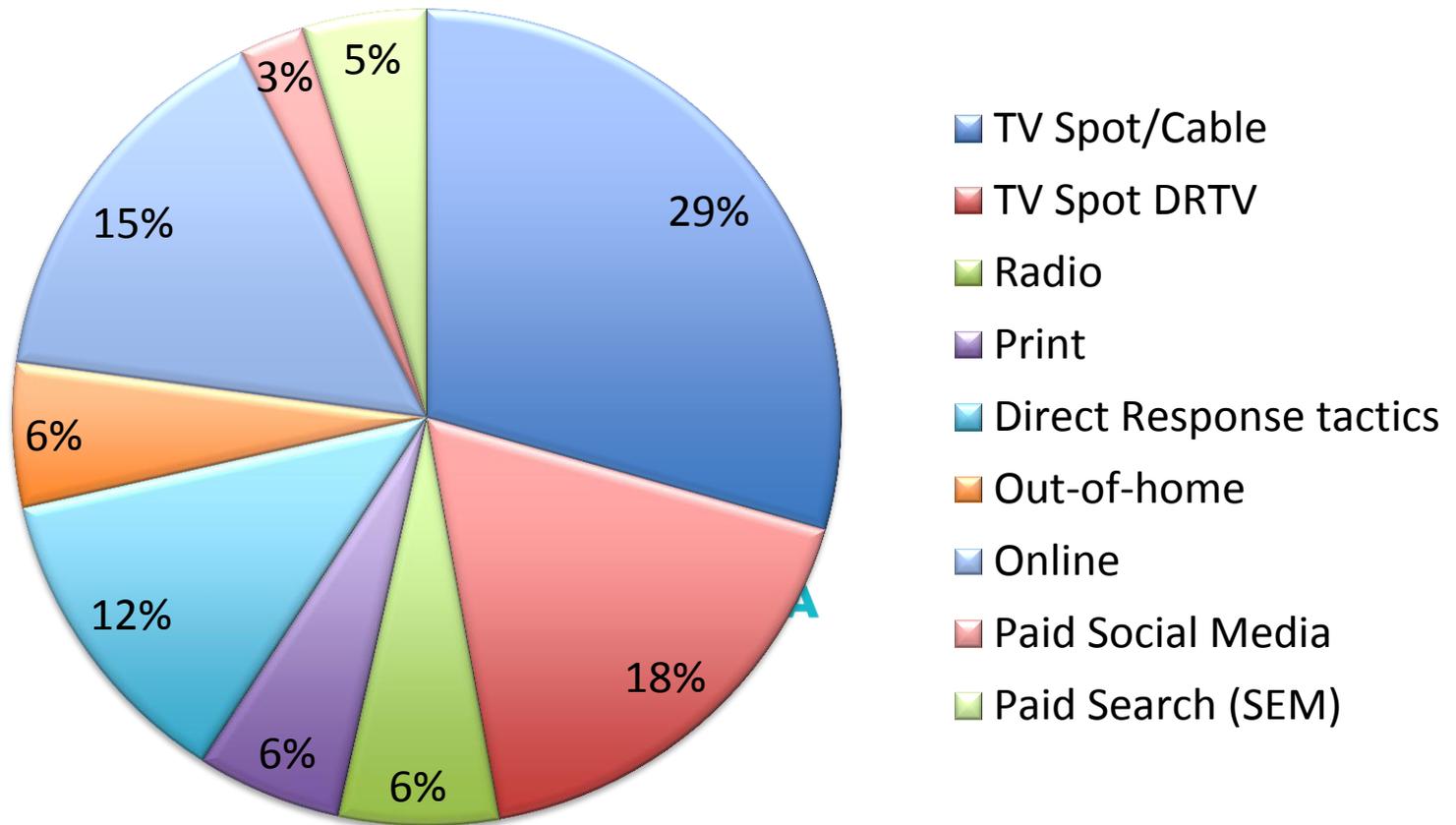
Covered CALIFORNIA

ADVERTISING Campaign objective



- Raise awareness of the new Covered California brand, as the official, objective source for finding affordable health coverage (for both private and Medi-Cal coverage)
- Reach 2.6 million **subsidy-eligible** Californians who qualify for advanced premium tax credit
 - Influence additional 2.7 million **non-subsidy eligible** Californians who can enroll through Covered California or benefit from the new individual market reforms
- Over time, enroll 70% of the subsidy-eligible within 5 years

Covered CA Open Enrollment Media Spend Oct'2013-Dec'2014



Total Media Spend Oct2013-Dec2014: \$20M

Open Enrollment: Oct – Dec



Broadcast Television

10/1: Multi-segment, African American, Hispanic

10/14: Asian

DRTV

10/1: Multi-segment & Hispanic

Radio

10/1: Multi-segment, African American, Hispanic

10/14: Asian

Print

10/1: African American, Asian

10/28: Multi-segment & Hispanic

Out-Of-Home

11/15: Multi-segment

Digital

10/1: Multi-segment, African American, Hispanic

10/14: Asian

Direct Mail/ Direct Email/ Shared Mail

TBD

Search/Social Media:

Ongoing

ADVERTISING CREATIVES

TV ADS



<https://www.youtube.com/watch?v=97WvAIH6ER4>



<https://www.youtube.com/watch?v=rOuyJLtUfOk>



<https://stitchediting.wiredrive.com/present-project-gallery/token/e1d7cb2cf1a19160401147856d4445be>

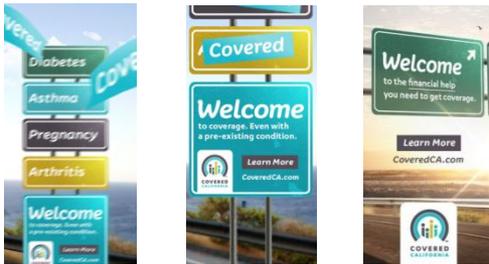
<http://stitchediting.wiredrive.com/ppd/token/8e754ca6fc64d285de41d1ca572040e5>

ADVERTISING CREATIVES

Online BANNERS



English



<http://s18488.gridserver.com/cc/160x600msg4/>

Spanish

<http://s18488.gridserver.com/cc/300x250msg2-spanish/>

Chinese

<http://s18488.gridserver.com/cc/728x90msg1-chinese/>

ADVERTISING CREATIVES

print CONCEPT– WORK IN PROGRESS

A photograph of a family—a man, a woman, and a young girl—smiling and embracing each other. The man is carrying the girl on his shoulders. The photo is framed by a large, light blue circle with a dark grey outer ring.

Welcome
to affordable health care for the whole family.

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Proin a consectetur elit. Vivamus ac fringilla quam, sit amet ultrices nisi. Integer neque quam, semper non felis eu, aliquam aliquet nisi. Donec mollis arcu porttitor, lacinia nibh sed, tincidunt tellus.

Enroll today at [CoveredCA.com](https://www.coveredca.com) 1 (800) COVERED

A photograph of a family—a man, a woman, and a young girl—smiling and embracing each other. The man is carrying the girl on his shoulders. The photo is framed by a large, light blue circle with a dark grey outer ring.

Bienvenidos
a cobertura para toda la familia.

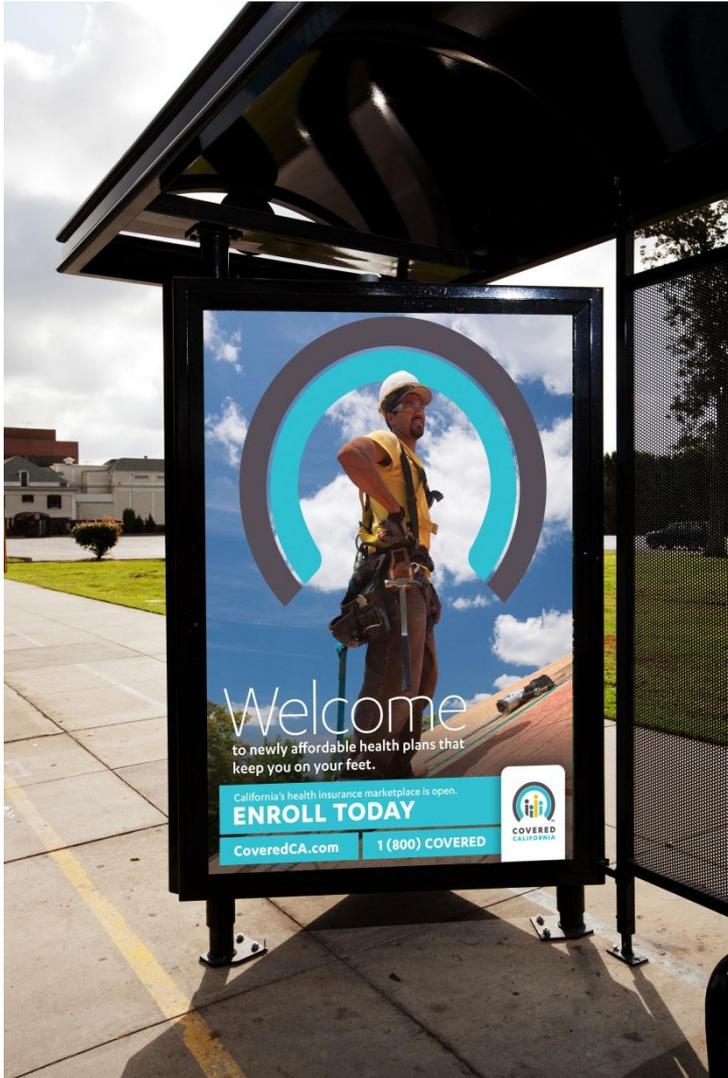
Lorem ipsum dolor sit amet, consectetur adipiscing elit. Proin a consectetur elit. Vivamus ac fringilla quam, sit amet ultrices nisi. Integer neque quam, semper non felis eu, aliquam aliquet nisi. Donec mollis arcu porttitor, lacinia nibh sed, tincidunt tellus.

Inscríbete hoy en [coveredca.com/espanol](https://www.coveredca.com/espanol) 1 (800) COVERED



Advertising creatives

OUT OF HOME CONCEPT- work in progress



Television Overview



- Spot TV, DRTV, Cable TV
- All flight weeks
- Optimal daypart mix
- :60s / :30s / :15s



Examples of media placements:



RADIO Overview



- Flighted Schedule
- Pre-recorded spots and live reads

Examples of media placements:

Multi-Segment



Hispanic



Asian



Print Overview



- Newspaper & Magazine
- **10/1** - African-American, Asian and LA Opinion titles will begin
- **11/1 – 11/15** -all other flighting to begin over the month of November

Examples of media placements:

Multi-Segment



African-American



Hispanic



Asian



Out-of-home OVERVIEW



- 30-Sheet Posters, 8-Sheet Posters, Laundromat Signage, 7 Eleven TV Screens, Transit Shelters, Interior Bus Signage, Convenience Store Posters, Lunch Trucks, Bulletins

Examples of media placements:

Vendors



Premium digital Overview



- Awareness: Upper funnel media
- High reach / High impact ad units
- Message across multi-devices
- All weeks with increase in November
- Statewide buys

Examples of media placements:

A diagram showing four categories of media placements, each enclosed in a blue rounded rectangle. The categories are: Portals (listing AOL, BET, msn, YAHOO!, CNN EN ESPAÑOL, VIETBAO, UNIVISION.com, NGƯỜI VIỆT, BLACKVOICES, etc.), Video (listing hulu, YouTube, P), Health (listing WebMD, About.com Health), and Local News (listing Los Angeles Times, SFGate, digitalfirst MEDIA).

Programmatic digital Overview



- Conversion: Lower funnel media
- Serve ads to custom audience segments
- Message across multi-devices
- All weeks with increase in November
- Statewide buys

Examples of media placements:

Portals

YAHOO!

Aol.

msn

Exchanges & Networks

doubleclick
by Google

Google



Batanga Media

STEEL MEDIA

VIBRANT



Tribal FUSION®

rocketfuel

TURN

[X+1]
Make Every Interaction Count

DIGILANT

edge
SOLUTION VISION

Specialty



POLITIKAST

SOCIAL CHANGE IN THE PUBLIC'S POCKET



**COVERED
CALIFORNIA**

Sales Channel and Tool Overview

September 12, 2013

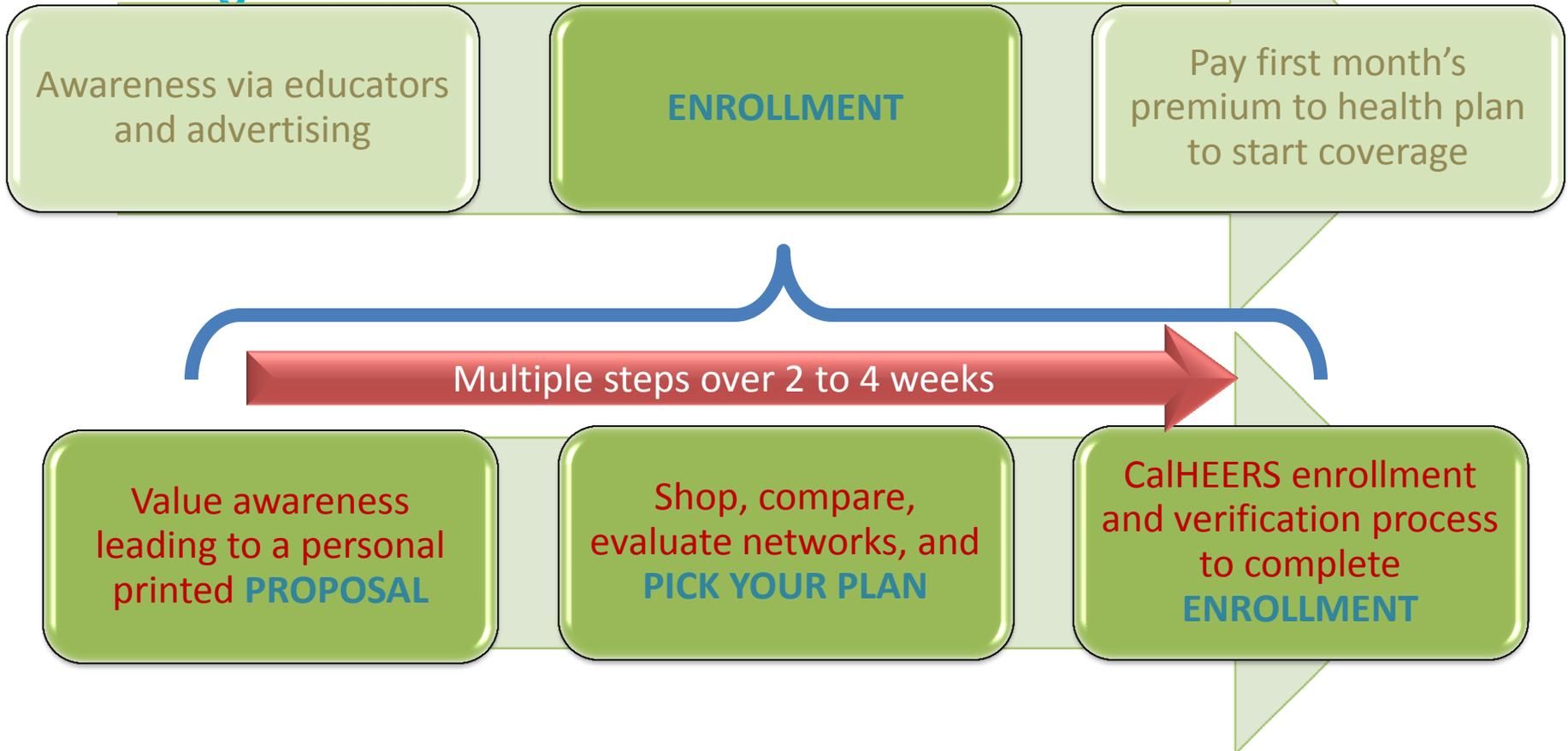
Consumer Centered Sales Process

“One and done” model may work for
10% to 15% of our 2014 enrollment



Consumer Centered Sales Process

Phased approach – similar to the open enrollment cycle for an employer which allows for a personalized proposal outlining choices



Two Major Sales Cycles



Complex Sales Channels



ED
IA

Enrollment Channel	Description
Self-enrolled with no support	Consumer uses CalHEERS to enroll
CSR enrollment	Customer Service Representative assists consumer enrollment, including call, chat, and co-browsing
CEC enrollment	Certified Enrollment Counselors largely through face-to-face interaction assists consumer enrollment
SHOP Agents selling Individuals	Agent provides support at the workplace to enroll employees and dependents
Other Certified Agents	Agent provides telephonic and/or face-to-face support to enroll consumer
PBE enrollment	Plan Based Enrollers (employees of the 12 health plans) assist a consumer through the enrollment process. Some PBEs will be licensed agents.
Rollover - Not-Grandfathered	Existing individual market members who are not in a grandfathered plan will be migrated to an ACA compliant plan on January 1 st . Over 85% of these consumers are enrolled with Anthem, Blue Shield, Health Net and Kaiser. Approximately 35% of individuals currently enrolled as individuals are eligible for the ACA tax credit.
Rollover - Grandfathered	While Grandfathered consumers in the individual market do not need to purchase an ACA compliant plan, 35% of them are eligible for a tax credit and must enroll through the exchange to access the tax credit. All exchange plans are ACA compliant.

Sales Support and Tools



- Training – preliminary and ongoing
- Collateral material
- Pre-Sale Technology
 - IOS and Android app for answering “What’s in it for me?”
 - Personal printed proposal available in mid to late October?
 - CalHEERS Shop and Compare
- Enrollment through CalHEERS

OUTREACH & ENROLLMENT ASSISTANCE

PROVIDER OUTREACH AND EDUCATION GRANTS

- Focus is on selecting proposals that target medical, nurse and other allied health profession associations. The intent is to raise awareness of Covered California among the profession and encourage incorporating consumer education into the provider practice.
- 10 Applications were received requesting over \$8 million.
- The Provider Education Grant Program will run from September 1, 2013 through December 31, 2014.

PROVIDER OUTREACH AND EDUCATION GRANTS

Notice of Intent to Award

- \$3.1 million awarded to 4 Organizations through a competitive grant selection process.
- Estimated to reach over 200,000 health care professionals across the state.

Organization	Funding Amount
California Medical Association Foundation	\$1,500,000
California Academy of Family Physicians	\$865,000
California Society of Health – System Pharmacists	\$535,000
National Council of Asian Pacific Islander Physicians	\$200,000

PROVIDER OUTREACH AND EDUCATION GRANTS

Reach and Strategies

- Working in partnership with American Academy of Pediatrics, Latino Physicians of California, American College of Physicians, California Academy of Physician Assistants, Osteopathic Physicians and Surgeons of California, CMA Foundation's Network of Ethnic Physician Organizations.
- Educate providers through conferences, physician tool kits, development of online curriculum, peer-to-peer training sessions, smartphone app.

NAVIGATOR GRANT PROGRAM

NAVIGATOR GRANT PROGRAM

- Required by Federal Law (final rule issued 7/12/13).
- Scope of work will be application assistance, education and outreach on insurance affordability programs. Requires consumer assistance about individual and SHOP marketplace.
- Required to provide Culturally and Linguistically Appropriate Services, and services according to Americans with Disabilities Act, and Sect. 504 of Rehabilitation Act.

Navigator Grant Program

Eligible Entities

- Broad range of entities including community and consumer focused nonprofits, tribes, local human services, and agents and brokers (cannot be paid by a Qualified Health Plan).
- Ineligible are health insurance issuers and stop loss insurance issuers.
- At least 2 different types of entities, at least 1 is a community and consumer focused nonprofit.
- Required Covered California training, certification and re-certification annually.

UPDATES

REGIONAL COMMUNICATIONS, COLLATERAL SUPPORT & WEBSITE UPDATE

Regional Information Officers

- Two Regions – Southern & Northern California
- Media Relations Support and Execution
- Assist w Recruitment & Communication support for Community Networks
- Onsite Communications Event Support
- Presentations & Networking
- Social Media Messaging /Real People Stories





Regional Information Officers

Northern Coast
Information officer

North East counties
AGPA

In recruitment for Northern California
(Redding/Chico) Information Officer

Sacramento
Headquarters

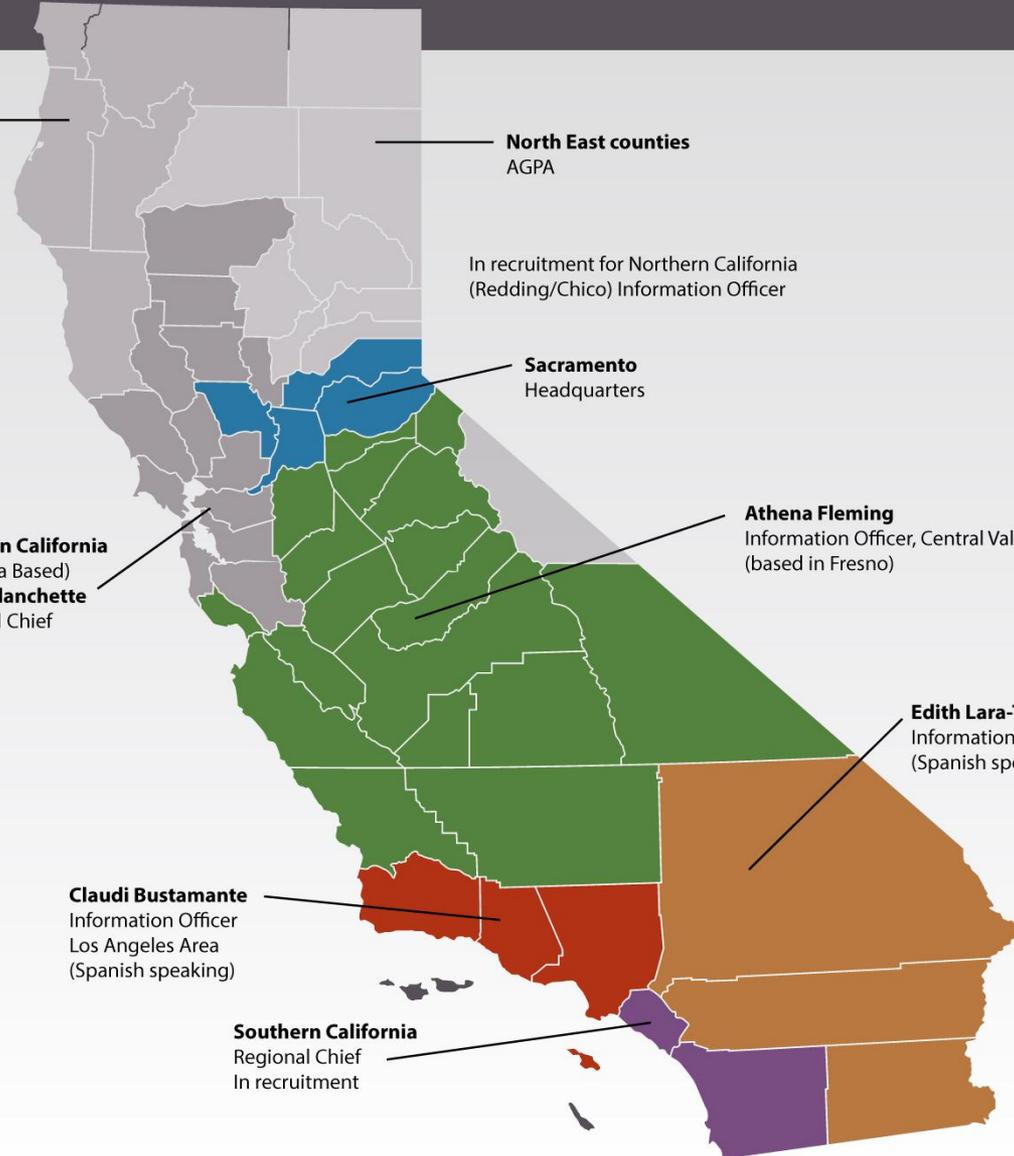
Northern California
(Bay Area Based)
Angie Blanchette
Regional Chief

Athena Fleming
Information Officer, Central Valley
(based in Fresno)

Edith Lara-Trad
Information Officer, Inland Empire
(Spanish speaking)

Claudi Bustamante
Information Officer
Los Angeles Area
(Spanish speaking)

Southern California
Regional Chief
In recruitment



Southern CA Spanish TV/Radio Media Tour

- In Full Gear This Month w/Santiago Lucero
- Telemundo LA – Linea Abierta segments
- Acceso Total (Entertainment Tonight)
- Univision Man on Street Weekly
- NBC 4 w/special website and Latino focus
- Weekly Segments for Telemundo 52LA
- Weekly segment on Estrella TV Newscast (nat'l) “Reforma de Salud” segment
- Weekly Segment with Univision LMEX LA
- Univision Radio 30-second spot tapings
- KPFK-Spanish Radio 9 pm Live Show Q & A with listeners



Field Collateral

Outreach and Education

- Half million 12-page “advertorials”
- Available in Regional Collateral Hubs
- Provided 2 million copies of collateral
 - Most popular are lead generator,
 - Tri-fold brochure and Call Center referral cards
- Next month will make available another 3 million of the most requested pieces

Enrollment

- Materials created and sent to you for review last week
- Fulfillment house on board with on-demand ordering



“DEBO \$100,000”

ADÁN HERNÁNDEZ ESTÁ AGRADECIDO POR ESTAR CON VIDA, PERO A UN ALTO COSTO

POR EDGAR SANCHEZ

Un dolor de cabeza misterioso, nueve ataques epilépticos, largas hospitalizaciones y una operación cerebral: todos estos acontecimientos forman parte de la historia clínica de Adán Hernández.

Su dura experiencia comenzó repentinamente en febrero de 2011, cuando aún tenía seguro médico por parte de su empleador. Y su crisis continúa hasta el día de hoy, pero sin el seguro médico que perdió junto con el trabajo que tanto le gustaba.

“Tenía la seguridad de contar con cobertura médica”, dice el residente de Morgan Hill de 27 años de edad. “Si algo me pasaba, no tenía que preocuparme de los costos. Y ahora que no tengo seguro ni trabajo, recibo cuentas de tratamientos médicos que simplemente no puedo pagar”.

Adán debe \$100,000 a médicos particulares, incluidos algunos que lo han atendido desde el 31 de enero de 2012, cuando terminó su cobertura.

Este monto es pequeño comparado con los millones de dólares que su seguro pagó a los hospitales cuando sufrió su primer ataque de epilepsia en febrero de 2011.

Durante meses, Adán padeció dolores de cabeza que le daban y se le quitaban sin razón aparente. En esa época, él operaba maquinaria pesada en una fábrica que construía unidades de aire acondicionado en Madera.

Una mañana se estaba levantando para ir a trabajar cuando comenzó a temblar y perdió el conocimiento. Lo llevaron a un hospital en Fresno, donde un electroencefalograma reveló que Adán tenía un tumor cerebral, el cual había causado su epilepsia.

Fue transferido de inmediato al Fresno Community Hospital, donde un equipo médico extirpó el tumor. María Hernández, la madre

de Adán, le preguntó a uno de los doctores el costo de la operación.

“Más de \$1 millón”, respondió el médico. “Pero no se preocupe por eso. Lo pagará el seguro”.

En total, Adán estuvo internado durante casi 70 días, incluidas dos semanas en una coma inducida.

No volvió a trabajar desde que fue dado de alta del hospital. Desde noviembre de 2011, Adán ha vivido con sus padres en Morgan Hill, donde lo visita su hijo Julián de 7 años de edad. Él y su ex pareja comparten la custodia del niño.

Adán, quien disfruta caminar con Julián, ha comenzado a tener ataques de epilepsia con menor frecuencia e intensidad. Pero al no contar con seguro médico, ha batallado para recibir la atención médica que necesita para su afección.

“Hernandez reunió los requisitos para recibir la cobertura de Valley Care, un programa de asistencia médica del condado de Santa Clara para personas de bajos ingresos”, dice Araceli Martínez, administradora de recursos y beneficios del O’Connor Hospital en San José.

Valley Care cubre algunos de los costos médicos de Hernández y no cubre ninguno de los costos de la atención que él recibe de médicos privados, es por ello que Hernández tratará de obtener un seguro de salud a través de Covered California.

“Si la reforma al sistema de salud hubiera entrado en vigencia en enero de 2012, cuando Adán y su familia recurrieron a nuestro programa por primera vez, Adán no tendría todas estas cuentas acumuladas que no ha podido pagar”, comenta Martínez. “En ese momento, la familia estaba buscando un seguro médico”.



Adán Hernández sufría epilepsia causada por un tumor cerebral. Perdió su empleo y seguro médico debido a su afección y batalla para pagar el tratamiento constante que recibe.

“AHORA QUE NO TENGO SEGURO NI TRABAJO, RECIBO FACTURAS DE TRATAMIENTOS MÉDICOS QUE SIMPLEMENTE NO PUEDO PAGAR”.

Adán Hernández

CONTROL DE COSTOS

Covered California le brindará acceso a un seguro médico asequible a millones de personas. Por medio de Covered California usted podrá averiguar si califica para Medi-Cal o para la asistencia financiera a través de los subsidios, los cuales le ayudarán a reducir considerablemente el pago mensual de su seguro de salud y los costos de la atención médica. Las personas pueden averiguar si califican para Medi-Cal. Covered California es el único lugar donde las personas podrán obtener la ayuda financiera para reducir el costo del pago mensual del seguro de salud que escojan. Lo máximo que una persona tendrá que gastar de su bolsillo en costos médicos serán \$6,350 al año (Esto no incluye el pago mensual del seguro médico). Por ejemplo, si durante ese año de cobertura usted recibe tratamientos médicos que excedan esa cantidad, usted sólo será responsable por los \$6,350, el resto lo deberá cubrir el seguro médico. Esta es una gran protección que evitará arruinar sus finanzas.



COVERED CALIFORNIA



Your destination for affordable health care



[ABOUT US](#)

[COVERAGE](#)

[RESOURCES](#)

[NEWS CENTER](#)

[LANGUAGES: ENGLISH](#)



Your destination for affordable, quality health care, including Medi-Cal

Open for Business Oct. 1



[Individuals & Families](#)



[Small Business](#)



[I Need Help Before 2014](#)



[Help Me Enroll](#)



Real People

Tell us, in one word, what having coverage will mean to you in 2014.

[More Real People »](#)



Shop and Compare

Use our online calculator to find quality health care, including Medi-Cal.

[Shop and Compare »](#)



Get the Latest News On Covered California

Stay on top of Covered California health care news.

[Go to News Center »](#)

Quick Links

- [Outreach & Education](#)
- [Enrollment Assistance Program](#)
- [Health Insurance Companies](#)
- [Small Business Health Options Program \(SHOP\)](#)
- [Certified Licensed Agents](#)
- [California Tribes](#)

The Board

- [Board Members](#)
- [Board Meetings](#)

Resources

- [Legal](#)
- [Research](#)
- [Regulations](#)
- [Federal Guidance](#)
- [Speaker Requests](#)
- [Link to Us](#)

Contact Us

- [CALL US ► 800-300-1506](#)
- [Sign Up for Updates](#)
- [California Health Benefit Exchange](#)
- [Medi-Cal](#)

Covered California is Powered by **CALIFORNIA Health Benefit Exchange**

In Partnership with





News Center



Boil-It-Down-Guy Presents the 4-1-1 on Covered California

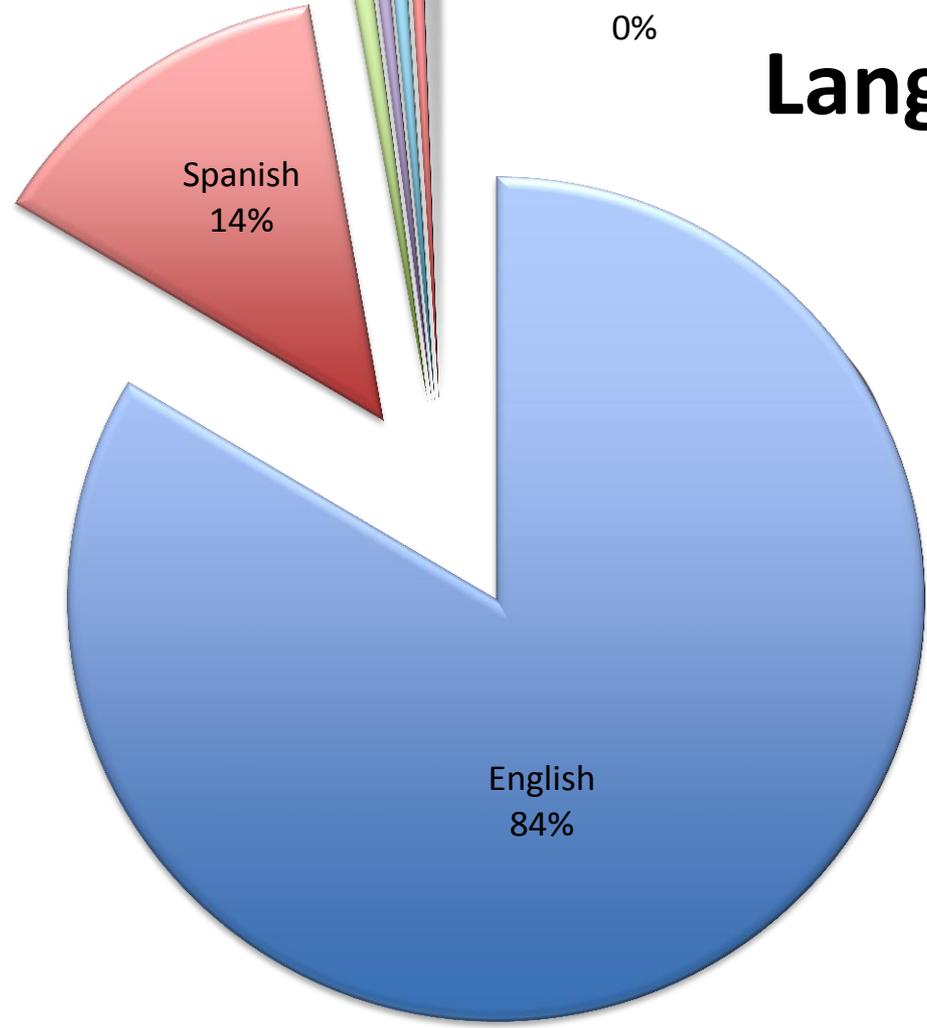
On Jan. 1, 2014, new health coverage will begin for millions of Californians. Covered California will help individuals compare health insurance plans and choose the plan that works best for their health needs and budget. Financial assistance will be available to help reduce costs for people who qualify. Additionally, small businesses will be able to purchase competitively priced health insurance plans and offer their employees the ability to choose from an array of plans and may qualify for federal tax credits.



Leads Data

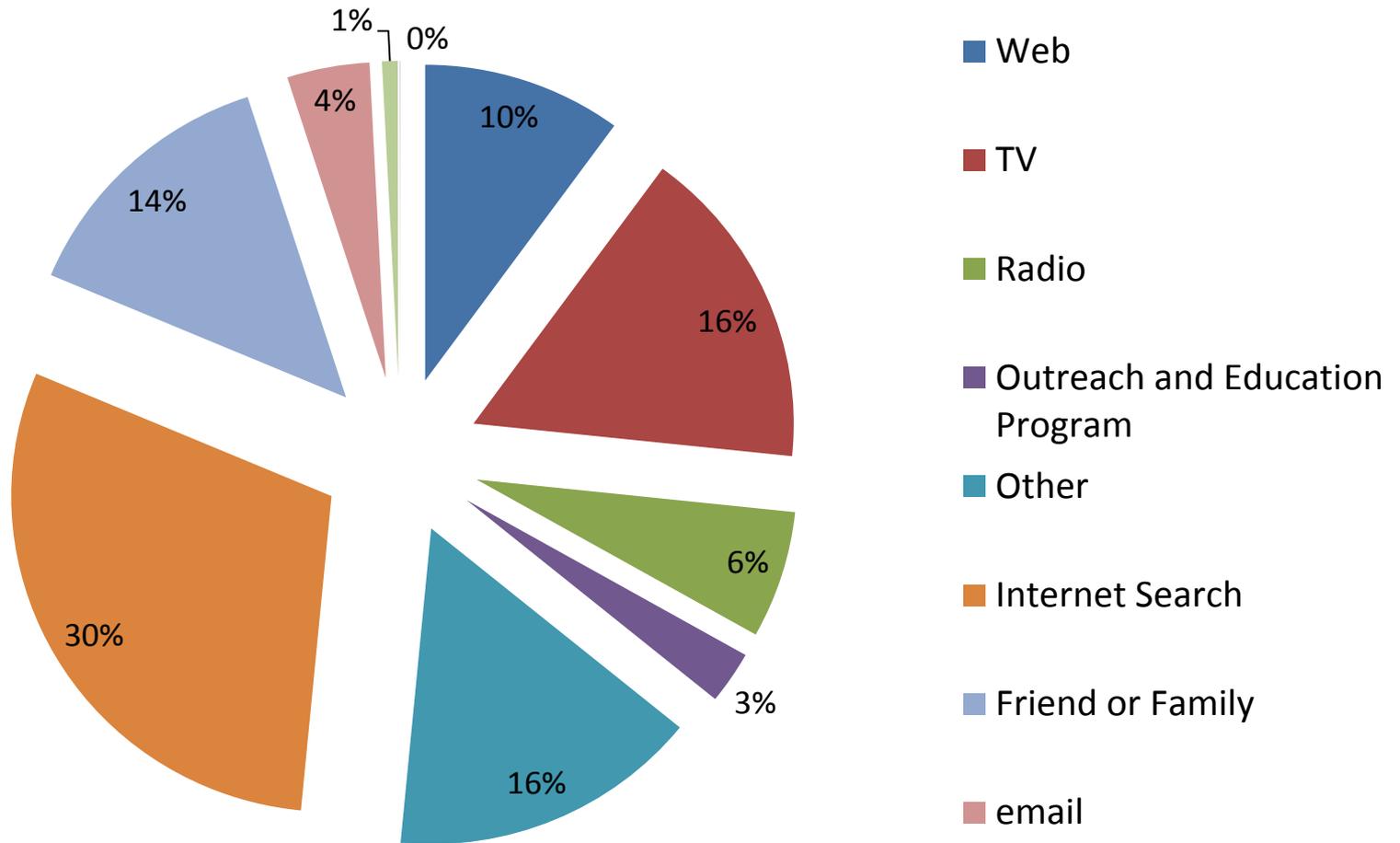
Traditional Chinese 0%
 Tagalog 0%
 Lao 0%
 Hmong 0%
 Farsi 0%
 Armenian 0%
 Arabic 0%
 Korean 0%
 Cambodian 0%
 Vietnamese 1%
 Chinese (Mandarin) 1%
 Chinese (Cantonese) 1%

Language Preferences

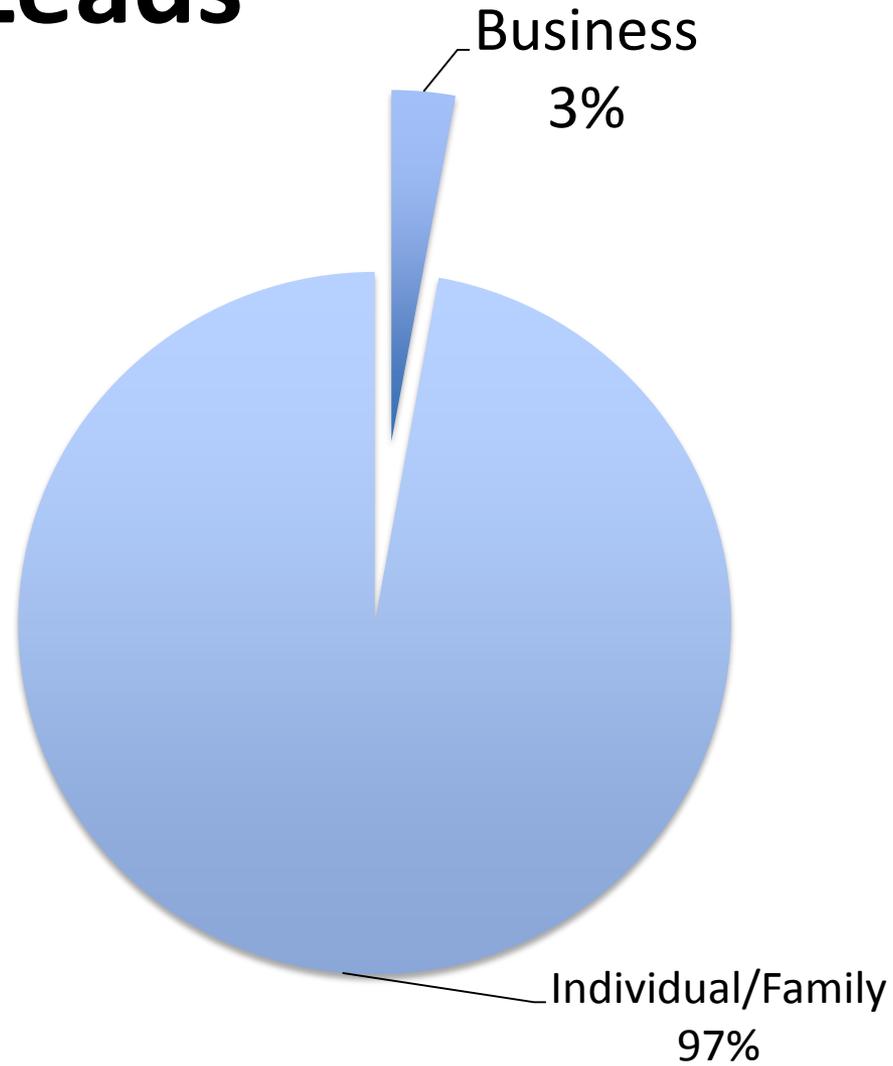


- English
- Spanish
- Vietnamese
- Chinese (Cantonese)
- Chinese (Mandarin)
- Traditional Chinese

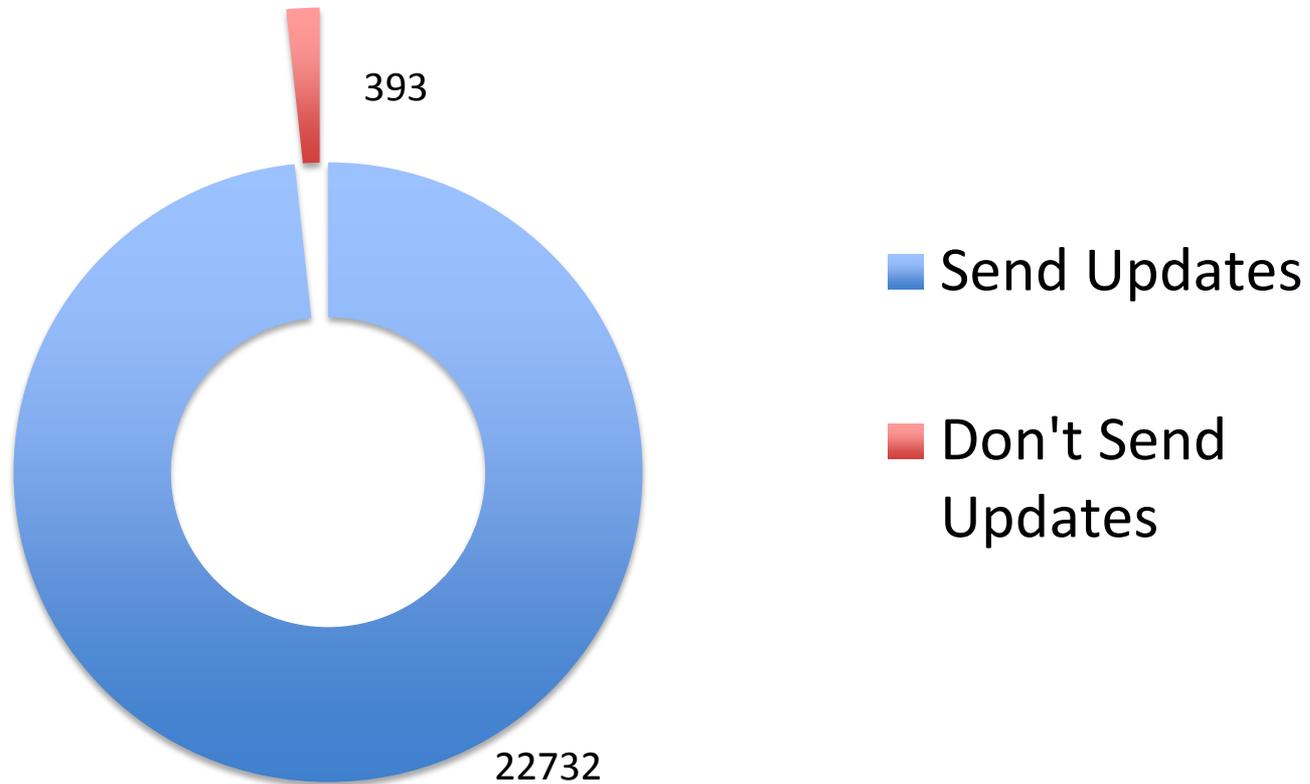
How did you hear about us?



Types of Leads



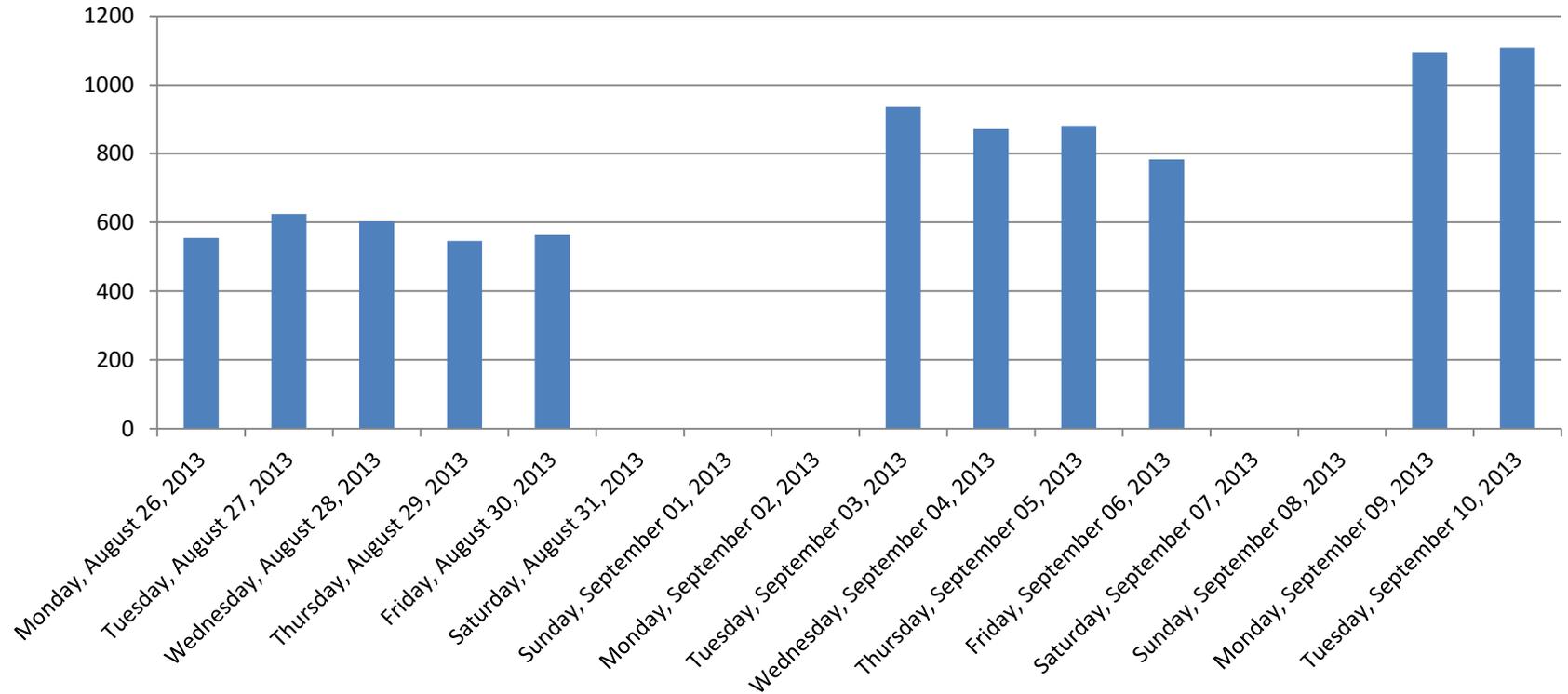
Leads Update Preferences





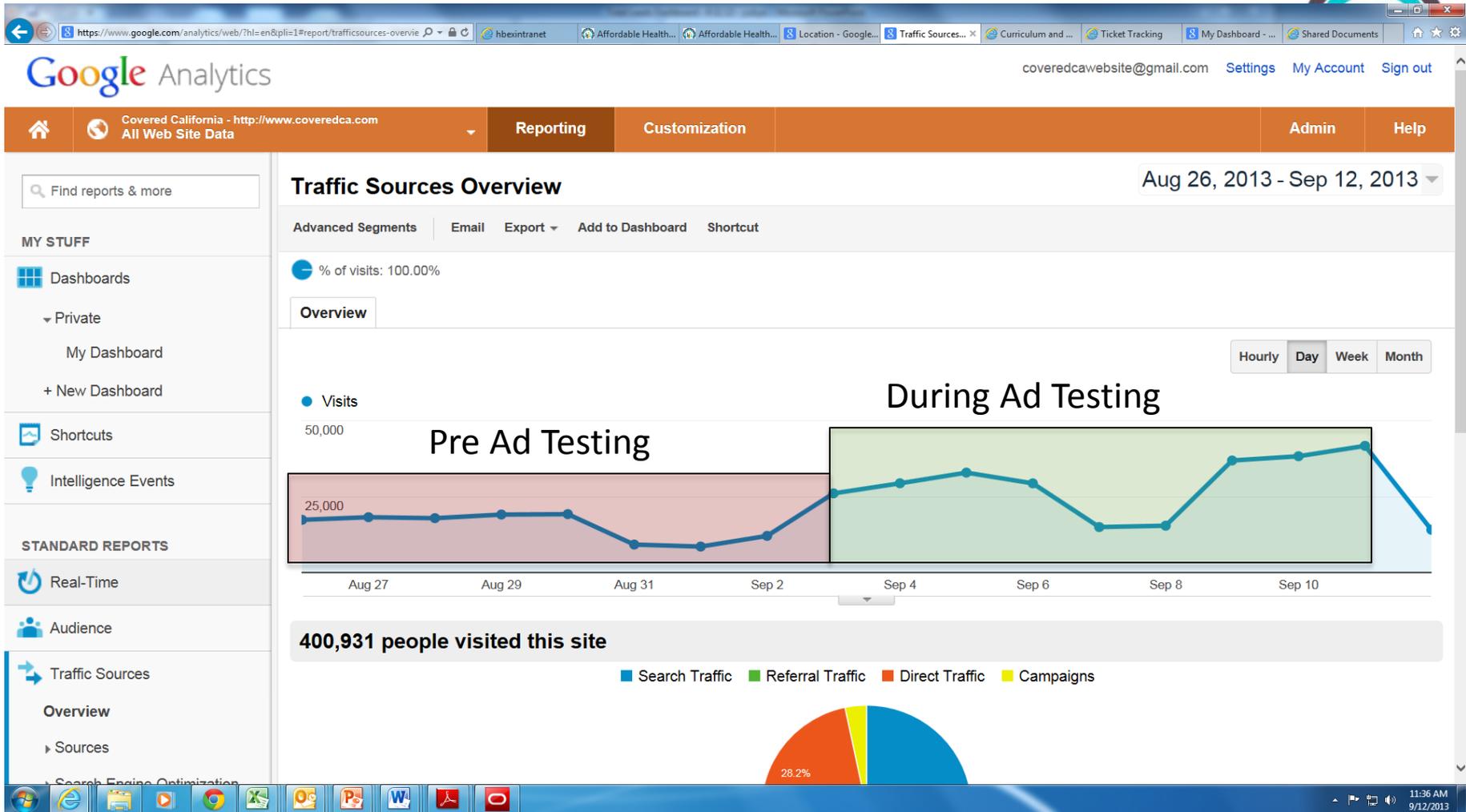
Call Center Data

Incoming Calls from 8/26/13 to 9/10/13





Website Analytics



Website traffic has gone up from an average of 20,000 hits per day to about 35,000 per day during the Ad Testing period.

AGENDA DISCUSSION NEXT MEETING

PUBLIC COMMENT

Marketing, Outreach & Enrollment Assistance Advisory Group Meeting

Covered California September 12, 2013



COVERED
CALIFORNIA